

<b>Notice of References Cited</b>	Application/Control No. 09/972,564	Applicant(s)/Patent Under Reexamination HERZFELD, THOMAS	
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**U.S. PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Della Tore, Thomas P "The national Flood Insurance Reform Act of 1994: New and changed lender compliance requirements" ABA Bank Compliance, v16, n10, p16 - 18, Oct 1995
	V	FEMA "Appendix A: The National Flood Insurance Act of 1968, Sections 1366 and 1367, as Amended by the National Flood Insurance Reform Act of 1994, Sections 553 and 554" Flood Mitigation Assistance Guidance, FEMA 299/ August 1997, pC1
	W	44 CFR 62, 62.21 through 62.23
	X	The National Flood Insurance Act of 1968, as amended, and the Flood Disaster Protection Act of 1973, as amended, 42 U.S.C. 4001 et. seq., Sections 1311 through 1313

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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	U	FEMA: Policy Issuance 1-99, Subject: Renewals Ineligible for Preferred Risk Policies
	V	FEMA, Residential Condominium Building Association Policy, National Flood Insurance Program 8/98
	W	Phillips, William H et al. ABA Bank Compliance V15 n10 p40-42 10/1994
	X	macDonald, Don N Et al., "Flood hazard pricing and insurance premium differentials: evidence from the housing market." Journal of Risk Insurance, v57 n4 p654 12/1990

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	U	Soukhanov, Anne ed, Webster's II - New Riverside University Dictionary, Riverside Publishing Company, 1994, p369.
	V	
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